

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for authorizing a financial transaction between a merchant and an account holder of a financial account, comprising:

receiving, by a computing device and from the merchant for use in real-time authorization, transaction variables for a transaction involving a purchase of a travel ticket using the financial account, the transaction variables including a passenger name on the travel ticket, a travel date, a routing description of the travel ticket, and an electronic ticket indicator; ~~and~~

processing, by the computing device, the transaction variables through a fraud-risk model to determine a risk factor for the transaction; and

transmitting, by the computing device, an authorization decision to the merchant based on the determined risk factor.

2. (Original) The method of claim 1, further comprising:

approving the transaction when the risk factor is within a range of acceptable values.

3. (Original) The method of claim 2, said approving further comprising:

retrieving a purchasing history of the account holder; and approving the transaction based on the risk factor and the purchasing history.

4. (Original) The method of claim 2, said approving further comprising:

retrieving a status of the financial account; and approving the transaction based on the risk factor and the status.

5. (Original) The method of claim 1, further comprising:

declining the transaction when the risk factor is within a range of unacceptable values.

6. (Original) The method of claim 1, further comprising:

transmitting a request to contact a financial institution maintaining the financial account when the risk factor is within a range of unacceptable values.

7. (Original) The method of claim 1, further comprising:

retrieving a purchasing history of the account holder; and

declining the transaction based on the purchasing history.

8. (Original) The method of claim 1, further comprising:

retrieving a status of the financial account; and

declining the transaction based on the status.

9. (Original) The method of claim 1, the fraud-risk model comprising a combination of risk values assigned to the transaction variables, the risk values

determined from historical data of prior transactions involving a plurality of account holders.

10. (Original) The method of claim 1, the fraud-risk model comprising a combination of risk values determined for various comparisons of the transaction variables, the risk values determined from historical data of prior transactions involving a plurality of account holders.

11. (Original) The method of claim 10, wherein a risk value of a comparison of a name of the account holder and the passenger name indicates a higher risk when the name of the account holder does not match the passenger name, and indicates a lower risk when the name of the account holder matches the passenger name.

12. (Original) The method of claim 1, wherein the transaction variables are received in a standard format so that a processing time of the transaction is not greater than a standard processing time for transactions that do not involve the purchase of travel tickets.

13. (Original) The method of claim 1, the financial account comprising one of: a credit card account, a charge card account and a debit account.

14. (Original) The method of claim 1, the transaction variables further comprising: an origin city for the travel ticket, a destination city, a class of service of the travel ticket, and a number of passengers traveling.

15. (Original) The method of claim 1, the transaction variables comprising: a name of the account holder, a reservation code of the ticket, and a carrier code.

16. (Currently Amended) A method for authorizing a transaction between a merchant and an account holder having a financial account, the transaction involving a purchase of an airline ticket, the method comprising:

transmitting, by a computing device to a transaction processor, transaction variables for the transaction, the transaction variables including a passenger name on the airline ticket, a travel date, a routing type of the airline ticket, and an electronic ticket indicator; and

receiving, by the computing device from the transaction processor, one of an approval of the transaction, a declination of the transaction and a request to contact a financial institution maintaining the financial account, based on the transaction variables.

17. (Original) The method of claim 16, wherein the transaction variables are processed by the transaction processor through a fraud-risk model comprising a combination of risk values assigned to the transaction variables, the risk values determined from historical data of prior transactions involving a plurality of account holders.

18. (Original) The method of claim 16, wherein the transaction variables are processed by the transaction processor through a fraud-risk model comprising a combination of risk values determined for various comparisons of the transaction variables, the risk values determined from historical data of prior transactions involving a plurality of account holders.

19. (Original) The method of claim 18, wherein a risk value of a comparison of the name of the account holder and the passenger name indicates a higher risk when a name of the account holder does not match the passenger name, and indicates a lower risk when the name of the account holder matches the passenger name.

20. (Original) The method of claim 16, wherein the transaction variables are transmitted in a standard format so that a processing time of the transaction is not greater than a standard processing time for transactions that do not involve the purchase of airline tickets.

21. (Original) The method of claim 16, wherein the merchant comprises at least one of:

an online travel vendor, an airline carrier and a travel agent.

22. (Original) The method of claim 16, the transaction variables further comprising:

an origin city for the travel ticket, a destination city, a class of service of the travel ticket, and a number of passengers traveling.

23. (Original) The method of claim 16, the transaction variables comprising: a name of the account holder, a reservation code of the ticket, and a carrier code.

24. (Currently Amended) A method for generating and applying a fraud-risk model to financial transactions involving purchases of airline tickets by account holders from merchants, the method comprising:

determining, by a computing device based on historical data, a risk value for transaction variables of transactions involving purchases of airline tickets, the transaction variables including at least one of: an account holder name, a reservation code, a passenger name, an origin city, a destination city, a travel date, a routing description, a class of service, an electronic ticket indicator, a number of passengers traveling and a carrier code;

combining, by the computing device, the risk values to generate a fraud-risk model that determines risk factors for transactions involving purchases of airline ticket;

receiving, by the computing device, a request from a merchant to authorize a transaction involving a purchase of a ticket by an account holder, the request including transaction variables corresponding to the account holder and the ticket;

determining, by the computing device, a risk factor for the transaction by inputting the transaction variables corresponding to the account holder and the ticket to the fraud-risk model; and

generating, by the computing device, an authorization decision for the request based on the risk factor for the transaction.

25. (Currently Amended) A method for authorizing a financial transaction between a merchant and an account holder of a financial account, comprising:

receiving, by a computing device and from the merchant for use in real-time authorization, transaction variables for a transaction involving a purchase of a travel ticket using the financial account, the transaction variables including at least one of: a

passenger name on the travel ticket, a travel date, a routing description of the travel ticket, and an electronic ticket indicator; ~~and~~

processing, by the computing device, the transaction variables through a fraud-risk model to determine a risk factor for the transaction; and

transmitting, by the computing device, an authorization decision to the merchant based on the determined risk factor.